

**United States Bankruptcy Court**  
Eastern District of Virginia  
701 East Broad Street  
Richmond, VA 23219

**Case Number** 09-34621-DOT  
**Chapter** 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michael Shawn Farley  
1704 Gately Drive  
Henrico, VA 23238

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s).,(if any):

Debtor: xxx-xx-7776

Employer Tax-Identification (EIN) No(s).(if any):

Debtor: NA

**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED:**

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

**FOR THE COURT**

Dated: October 21, 2009

William C. Redden, CLERK

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

Certificate of Service Page 3 of 8  
**CERTIFICATE OF NOTICE**

District/off: 0422-7  
Case: 09-34621

User: admin  
Form ID: B18

Page 1 of 1  
Total Noticed: 8

Date Rcvd: Oct 21, 2009

The following entities were noticed by first class mail on Oct 23, 2009.  
db +Michael Shawn Farley, 1704 Gately Drive, Henrico, VA 23238-4003  
tr +Lynn L. Tavenner, Tavenner & Beran, PLC, 20 North Eighth Street, Second Floor,  
Richmond, VA 23219-3302  
cr Nissan Motor Acceptance, PO Box 660366, Dallas, TX 75266-0366  
9059457 FIA Card Services, P.O. Box 15726, Wilmington, DE 19886-5726  
9059458 +Nissan Motor Acceptance Corp., P.O. Box 660368, Dallas, TX 75266-0368

The following entities were noticed by electronic transmission on Oct 21, 2009.  
tr +EDI: QLLTAVENNER.COM Oct 21 2009 20:13:00 Lynn L. Tavenner, Tavenner & Beran, PLC,  
20 North Eighth Street, Second Floor, Richmond, VA 23219-3302  
9059455 EDI: BANKAMER.COM Oct 21 2009 20:13:00 AAA Financial Services, P.O. Box 15019,  
Wilmington, DE 19886-5019  
9059456 EDI: BANKAMER.COM Oct 21 2009 20:13:00 Bank of America, P.O. Box 15019,  
Wilmington, DE 19886-5019  
9059457 EDI: BANKAMER2.COM Oct 21 2009 20:13:00 FIA Card Services, P.O. Box 15726,  
Wilmington, DE 19886-5726  
9059459 EDI: AISTMBL.COM Oct 21 2009 20:13:00 T Mobile, P O Box 37380, Albuquerque, NM 87176-7380  
TOTAL: 5

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 23, 2009

Signature:

